

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Applicant | Michael David Erlanger |
| Application No. 09/370,619 | Filing Date: August 7, 1999 |
| Title of Application: | Efficient Market For Financial Products |
| Confirmation No. 8285 | Art Unit: 3694 |
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Commissioner for Patents
Post Office Box 1450
Alexandria, VA 22313-1450

**Terminal Disclaimer To
Obviate A Double Patenting Rejection (37 CFR 1.321(b))**

Dear Sir:

The undersigned, Stephen P. McNamara, declares that:

1. I am the attorney of record in the subject patent application.
2. The assignee is Marketcore.com, Inc. located at 4 Angora Road; Westport, 06880. Marketcore.com, Inc. is the owner of 100% of the rights, title and interest in and to Patent Application Serial No. 09/370,619 filed August 7, 1999 for "Efficient Market For Financial Products" by virtue of an assignment as recorded at the United States Patent Office on August 7, 1999 at Reel 010922, Frame 0087, and, to the best knowledge and belief of the undersigned, is believed to be the owner of record of U.S. Patent 6,594,635 issued July 15, 2003 for "Data Processing System For Providing An Efficient Market For Insurance And Reinsurance".
3. Marketcore.com, Inc. hereby disclaims the terminal part of the term of any patent granted on Application Serial No. 09/370,619 which would extend beyond the expiration date of the full statutory term of U.S. Patent 6,594,635 issued July 15, 2003.
4. Marketcore.com, Inc. hereby agrees that any patent granted on Application Serial No. 09/370,619 shall be enforceable only for and during such period that such patent issuing on said Application Serial No. 09/370,619 is commonly owned with U.S. Patent 6,594,635, this Agreement to run with any patent granted on said Applica-

tion Serial No. 09/370,619 and to be binding upon Marketcore.com, Inc., its representatives, successors, and assigns.

5. Marketcore.com, Inc. does not disclaim any terminal part of any patent granted on said Application Serial No. 09/370,619 prior to the expiration date of the full statutory term of U.S. Patent 6,594,635 in the event that U.S. Patent 6,594,635 either expires for failure to pay a maintenance fee, or is held unenforceable, or is found invalid, or is statutorily disclaimed in whole or hereafter terminally disclaimed under 37 CFR § 321(a), or has all claims cancelled by a re-examination certificate, or is otherwise terminated prior to expiration of its statutory term, except for the separation of legal title stated above.

6. A fee in the amount of \$70.00 was previously submitted via EFS-Web. Please charge any fee deficiency, or credit any overpayments, to the Account No. 19-4516.

7. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Respectfully submitted,

/ Stephen P. McNamara/

December 1, 2009

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